

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 23-19544-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tamer M. Zakhary  
110 Birch Street  
Bloomfield, NJ 07003

Social Security No.:  
xxx-xx-9676

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 1/25/24  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: November 8, 2023  
JAN: dmc

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Tamer M. Zakhary  
Debtor

Case No. 23-19544-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 08, 2023

User: admin  
Form ID: 132

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db	+ Tamer M. Zakhary, 110 Birch Street, Bloomfield, NJ 07003-4018
520065275	Christopher Tobia, Address Required, Bloomfield, NJ 07003
520065278	+ Diane/Virgilio, 110 Birch Street, Bloomfield, NJ 07003-4018
520065281	+ Law Offices Parker McCay PA, 9000 Midlantic Drive, Suite 5054, Mount Laurel, NJ 08054-1539
520065285	Pnc Bank, K A16 2j, Kalamazoo, MI 49009
520065283	+ Pnc Bank, P.O.Box 500/K A16 2j, Portage, MI 49081-0500
520065286	+ Wilmington Savings Fund/CSMC, 15480 Laguna Canyon Road, Irvine, CA 92618-2132
520065287	+ Wilmington Savings Fund/CSMC, Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 08 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 08 2023 20:49:00	Wilmington Savings Fund Society, FSB, not in its i, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
520065273	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 20:51:06	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
520065272	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 08 2023 20:51:05	Capital One, Po Box 85064, Glen Allen, VA 23058
520065276	+ Email/Text: EDI@CACIONLINE.NET	Nov 08 2023 20:49:00	Consumer Adjustment Co, 12855 Tesson Ferry Rd, Saint Louis, MO 63128-2911
520065279	Email/Text: mrdiscen@discover.com	Nov 08 2023 20:48:00	Discover Bank, Po Box 15316, Wilmington, DE 19850
520065277	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Nov 08 2023 21:14:13	Dept Of Ed/Aidvantage, 1891 Metro Center Dr, Reston, VA 20190-5287
520072288	Email/Text: mrdiscen@discover.com	Nov 08 2023 20:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520065280	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 08 2023 20:51:14	Jpmcb Card, 301 N Walnut St, Floor 09, Wilmington, DE 19801
520065282	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 08 2023 20:51:06	Macyscbna, 911 Duke Blvd, Mason, OH 45040
520065284	Email/Text: Bankruptcy.Notices@pnc.com	Nov 08 2023 20:48:00	Pnc Bank, 2730 Liberty Av, Pittsburgh, PA 15265

TOTAL: 12

District/off: 0312-2

User: admin

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520065274	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court., Cbna, Ccs Gray Ops Center, Gray, TN 37615

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Tamer M. Zakhary fitz2law@gmail.com
Robert P. Saltzman	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity, but solely as owner trustee of CSMC 2019-RPL5 Trust dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4